

# Wellness and Wallet: A Healthy Lifestyle dose not have to be budget buster

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We all know it's difficult to stretch the healthy lifestyle beyond January, after the new year resolutions fade. Practically, the goal of eating clean slips into one over-priced salad on Monday and cheap unhealthy food for the rest of the week.

Social media often pairs high-end salads, over-priced organic produce or aesthetically pleasing green smoothies with a healthy lifestyle. This makes the lifestyle itself look a little too expensive to pursue for many but health and financial planning experts say otherwise.

## Meal Planning and Customisation

Intake of balanced nutrition can be done with simple budget friendly meals and customisation. "Meal planning can give a clear idea about what one needs to buy at the grocery store," said Dilkash Raza, clinical nutritionist and founder of Hatch Your Health.

Buying the groceries in bulk is cheaper than getting groceries as and when you need them. Reading the nutrition label and knowing the breakup of components will help in finding less pricey options.

Another nifty trick is to build the diet around seasonal produce. This will help economically, as in-season vegetables are usually priced lower, according to Raza.

As for mid-meals or snacks, options like oats, sprout mixes, and similar quick recipes will help reduce costs, while providing nutrition, said Arjyoni.

## Fitness and Finance

There are a lot more options and means of movement that need not be limited to the gym. There are options like spinning, Zumba or pilates that may also come with wider range in pricing.

"People are exploring as the access to fitness has gotten better. The supply has grown according to demand," said Avinash Mansukhani, personal trainer and founder of Fight the Sunrise.

Fitness does come with a cost, but budgeting for it will help anticipate and accommodate the expense. There are a lot of factors that will weigh into spending, depending on the type of exercise one is looking for.

"One can just buy dumbbells as a one-time investment for Rs 20,000 if that is what they require. The allotment for fitness can go from Rs 3,000 to Rs 6,000 every month if they are getting a gym membership or going for any other classes," said Mansukhani.

In Mumbai, annual gym memberships can be bought for as low as Rs 18,000. While annual membership costs can go up to Rs 20,000 in cities like Delhi and Chennai.

If you intend to keep a personal trainer, then the monthly price might range from Rs 20,000 to Rs 25,000. It's important to remember that not everyone requires a personal trainer, and one can take a call on that, based on their goals and requirements.

## **Money Side of Wellness**

While budgeting for wellness, there are expenses that can be avoided while some are non-negotiable.

“People need to distinguish between things they do to stay healthy and the things they do to look good,” said Vishal Dhawan, founder of Plan Ahead Wealth Advisors. For instance, expenses for looking good, like going to a spa or certain beauty treatment, can be discretionary based on one's budget. This will help focus on the non-negotiable spends for health, he said.

These non-negotiables include insurance, regular annual tests and basic exercise. Further breaking this down, Dhawan said that there are certain short-term costs that one can take up to benefit in the long run.

“Expenses on health are often seen from a repair point of view. Preventive healthcare that includes running annual health checks comes with other benefits like certain tax breaks,” said Dhawan.

They may be expenses in the short term, but they will avoid excessive spending in the long term because any issues will be flagged early on, said Dhawan.